

which the result proves many to be too weak or too vicious to resist. It is not necessary to assume the guilt of those who are now under suspicion, or whose trials are going on before the courts, in order to make this clear. Every man of weak morals who insures an unprofitable vessel or an unsalable house, or who stands to profit by the death of some friend or relative whose life is heavily insured, is subjected thereby to a hideous temptation which facts unhappily prove too many unable to bear. It is startling to think how many thousands there are to-day, even in Canada, who would be directly and largely the gainers in the money which is so dear to many hearts, by the wrecking of a vessel, the burning of a building, or the death of a relative. How many wives are there who are daily struggling with poverty and worn down with toil, to whom the death of a husband or other relative would mean a sudden transition to a position of comparative ease. How many an avaricious man, whose little soul may be burning with the thought of the ready money which would be his without toil or effort of his own, should accident set fire to a well-insured building, or, more horrible still, sweep away someone whose life is insured in his favour?

Happily we are able to console ourselves with the reflection that the number of those who can, by any stretch of the most uncharitable imagination, be conceived of as permitting such thoughts even to glance into their minds, much less as listening for an instant to the evil suggestion, is comparatively small. And yet is there not some reason to fear that it is not so very small as we are accustomed to suppose. We are prone to believe, in accordance with the old maxim, that "murder will out," and arson, or other great crimes as well. Can we be sure of this? It is one of the assumptions which in the very nature of the case can never be proved. The known fact is that now and then a crime, which the culprit had persuaded himself could never be known, is brought to light through some shortsightedness on the part of the criminal, or some inadvertent word or act. From these cases we are led to conclude that a nemesis follows the criminal and is almost sure to bring about his conviction sooner or later. But would it not be just as logical to draw the opposite inference and reason that if so many such hidden crimes of this kind are brought to light there must be a still larger number which are never discovered, perhaps never even suspected.

Be that as it may, the number of detected crimes of the most horrible character which are known to have been committed, and to be constantly perpetrated, in connection with insurance policies, is large enough to make the matter worthy of the most serious thought and investigation. What can be done to counteract this diabolical tendency which converts a most beneficent provision into an occasion for the most appalling crime? Cannot the insurance societies, in their own interests as well as in those of the public, devise some better safeguards? We have no remedy of our own to propose further than the greatest watchfulness on the part of the managers of such companies. Why should a life-assurance policy be granted in any case in favour of others than those directly dependent upon the life assured? Is not every transaction, of the Hyam and Henderson type, suspicious on its very face? Would it not be better for all concerned that the volume of business done by these societies should be materially decreased than that such facilities should be afforded for fraud and crime?

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The Chinese are known to have built several fine suspension bridges before the opening of the Christian era. One built in the year 69 A.D., is still in excellent condition.

The Toronto Public Library.

THERE is a little blue book of some thirty pages published in Toronto in the first month of each year which, for those who take the trouble to read it, contains information very different from, and much more interesting than, that of its more pretentious and political compeers. We refer to the Annual Report of the Public Library. Whether or not it is placed upon the shelves of the institution of which it gives an account and is thus accessible to those whom it most concerns, frequenters of the Library will know; but in any case it can be strongly recommended to such frequenters as telling them in brief and intelligible form what has been done for their edification and comfort during the preceding twelve months.

The eleventh and last report, that of the chairman for 1894, Mr. Miles Vokes, tells us that there are now in the Central Library and its four Branches in all 89,248 books, of which 8,000 are pamphlets; of this number the Central contains nearly 77,000, and the Branches the rest. The number of ticket-holders who use these ninety-thousand books is 42,788; to which must be added readers who make use of the Reference Reading Room without tickets, and, as we are told this room is, in the afternoon, often full, this latter addition must be no small one. These two classes of readers read—or, shall we say, asked for—in the past year more than half a million volumes, of which it is pleasant to know that less than half were novels: as a matter of fact the percentage of fiction read was 46—which shows a steady if gradual decrease of light reading indulged in by the people, the percentages for the last half dozen years being

In	In	In	In	In	In
1889	1890	1891	1892	1893	1894
56.3	55.4	53.1	52.6	47.5	46.0

That is, a drop of more than ten per cent., which seems to bear out the assertion of librarians that free libraries do tend to wean people from the lighter to the heavier kind of books. During the same period we find that magazine reading, as might have been expected, has largely increased, being only 3.3 per cent. six years ago and 12 per cent. now. More children too read now, as also might have been expected: the proportion of juvenile to adult reading increasing by 4.7 per cent. in the same period. Otherwise, the percentages of the various classes of books remain on the whole almost stationary, and we are not a little surprised to see that under the heading "Arts"—which we presume comprises works on technology as well as works on the fine arts—the increase has been only one-tenth of one per cent., large as must have been the output by publishers of such reading matter. But probably the artisan or the mechanic relies more upon his brains than upon his books; yet could he be persuaded to combine the two it would be to his advantage. The skilled labourer does not seem yet to have learned the value of a free library. The reading of theology has declined one-fifth of one per cent.; poetry remains stationary at four-fifths of one per cent.; but theology headed poetry last year by more than a thousand volumes.

For the housing of these ninety thousand books and for the accomodating of their readers the cost (exclusive of interest on debentures and building fund) was \$30,758.18; but of this sum \$1,762.25 was spent in fitting up a new Board Room, a room devoted to books or works of art, and the winter reading room for the unemployed; so that the year's expenses may be put down at about \$29,000, of which about \$12,000 went in salaries. Between seven and eight thousand post-cards were sent out for overdue books, and the fines brought in no less than \$1,005.59, figures which seem to show that procrastination is the thief of money as well as time.